

# EXHIBIT A



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PO Box 5170

Simi Valley, CA 93062-5170

Account Number 166079304

Property address

59 Fleetwood Rd.

0006356 01 AT 0.371 \*\*AUTO TO 0 9586 07095-1905  
MSR C2 AG 0101-----0-2--- C0000050 IN 1 P06362

JERRY K WONG

59 Fleetwood Rd

Woodbridge NJ 07095-1905



## Home loan overview

Principal Balance	\$263,970.67
Escrow balance	\$216.08
Unapplied funds†	\$416.36



## IMPORTANT NOTICE

## Our records indicate that your loan is in default.

If you recently sent us the Total payments due to bring loan current, please disregard this notice. However, if you have not yet mailed the Total payments due to bring loan current, please send it with the attached coupon immediately. Please note that additional amounts may become past due. Until your account is fully current, Bank of America, N.A. will proceed with all actions to collect our debt and to protect our interest in your property, and you will be responsible for all costs incurred in this process to the full extent permitted by law.

Please contact your loan counselor to obtain the exact amount due to bring your account fully current. If you cannot return the Total payments due to bring loan current at this time, or if you recently sent less than the Total payments due to bring loan current, **it is very important that you contact us as soon as possible**. If we do not hear from you, we may return payments that are less than what you owe.

Note to Delaware Residents: Delaware residents who are struggling with their mortgage payments will find information on state-supported assistance by visiting [www.deforeclosurehelp.org](http://www.deforeclosurehelp.org).

If you have any questions or need additional information, please contact our office at 1.800.669.6654.

Sincerely,

LOAN SERVICING

Loan Counselor

## Payments and amounts due summary

## Current payment due on 12/01/2012 as of 11/29/2012

Principal and/or interest payment	\$1,942.54
Escrow payment amount	\$951.47
<b>Payment due on 12/01/2012</b>	<b>\$2,894.01</b>

Late charge of \$97.13 if payment received after 12/17/2012

## Total payments due to bring loan current†

Principal and interest payments due (past and current)	\$5,827.62
Escrow payments due (past and current)	\$2,844.04
<b>Total</b>	<b>\$8,671.66</b>

## Total payments and amounts due

Payments past due (incl. opt. prod. as applies)	\$5,777.65
Current payment due on 12/01/2012	\$2,894.01
Outstanding late charges	\$97.13
<b>Total</b>	<b>\$8,768.79</b>

†For more information, please see the **Other Important Information** section of this statement.

## You can make your payment:

By automatic draft payment using PayPlan  
Online at [www.bankofamerica.com](http://www.bankofamerica.com)

By phone - call 1.800.669.6607

At any Bank of America Banking Center

By mail using the enclosed envelope

- Make your check payable to  
Bank of America, N.A.

- Please write your loan number on the  
check or money order

- Include this payment coupon with your  
check (do not staple your check to the  
coupon)

- Please do not send cash or include  
correspondence

Loan Number 166079304

Jerry K Wong  
59 Fleetwood Rd.  
Woodbridge, NJ 07095

(1)

Payment due **Dec 1, 2012**

\*\$2,894.01

If payment received after **Dec 17, 2012**

\*\$2,991.14\*

\* "Payment due" does not include any past due payments, outstanding late charges or fees due.

Bank of America, N.A.  
PO BOX 15222  
WILMINGTON, DE 19886-5222



166079304100000289401000299114

## Home loan details

## Loan type and term

Loan type	30 Yr Conv w/PMI
Contractual remaining term	24 Years, 8 Months
Interest rate	6.000%

## Property related expenses

With the exception of the items marked with an asterisk (\*), we are responsible for the payment of the following items, which are included in your escrow account. The payment of the items marked with an asterisk (\*) is the responsibility of the homeowner.

Description	Payee	Policy number/Tax ID	Frequency	Next due date	Amount due
City taxes	Woodbridge Township Tax Collec	00282000200011000000000	Annual	04/01/2013	2,370.81
* Homeowners insurance	Homesite Indemnity Company	30527125	Annual	04/30/2013	1,061.00
Monthly PMI	Radian Guaranty Inc.	99661710	Monthly	12/30/2012	116.58
City taxes	Woodbridge Township Tax Collec	00282000200011000000000	Annual	07/01/2013	2,471.56
City taxes	Woodbridge Township Tax Collec	00282000200011000000000	Annual	10/01/2013	2,471.56
City taxes	Woodbridge Township Tax Collec	00282000200011000000000	Annual	01/01/2013	2,370.82

## Recent home loan activity

Date	Description	Principal	Interest	Escrow	Unapplied funds	Total
11/16/2012	September payment	\$618.93	\$1,323.61	\$941.10	\$416.36	\$3,300.00
11/16/2012	PMI payment			-\$116.58		-\$116.58
	<b>**Ending balance</b>	<b>\$263,970.67</b>		<b>\$216.08</b>		

**\*\*NOTE:** The ending balance is probably not the same as the amount to pay off your loan. For payoff information, you may use our 24-hour automated information system at 1.800.669.5833.

IMPORTANT  
NOTICE

Bank of America, N.A. is here to help you bring your loan current. For payment arrangements, call 1.800.669.6607. As long as your loan remains delinquent, Bank of America, N.A. will conduct inspections of your property on a periodic basis. These inspections are provided for in your loan documents. Bank of America, N.A. will inspect your property to confirm occupancy, identify the occupants, and observe the physical condition of the property. You are responsible for paying the cost of these inspections.



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Account Number 166079304

E-mail use: Providing your e-mail address(es) below will allow us to send you information on your account

Jerry K Wong

E-mail address

E-mail address